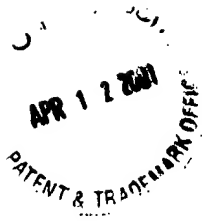


#4

PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3051

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of: )  
)  
Joseph Lilly et al. ) Group Art Unit: 2742  
)  
Serial No.: 09/780,468 ) Examiner: Unassigned  
)  
Filed: February 12, 2001 )  
)  
For: SYSTEM AND METHOD FOR )  
PROVIDING EXTRA LINES OF )  
CREDIT )

Assistant Commissioner for Patents  
Washington, DC 20231

Sir:

**SUBMISSION OF FORMAL DRAWINGS**


Subject to the approval of the Examiner, please replace the informal drawings with the seventeen (17) sheets of formal drawings filed herewith (Figures 1-7D). If the formal drawings for any reason are not in full compliance with the pertinent statutes and regulations, please so advise the undersigned.

If any fees are necessary for the submission of these formal drawings, please charge our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: April 12, 2001

By:   
Joseph E. Palys  
Reg. No. 46,508

LAW OFFICES

FINNEGAN, HENDERSON,  
FARABOW, GARRETT,  
& DUNNER, L.L.P.  
1300 I STREET, N. W.  
WASHINGTON, DC 20005  
202-408-4000